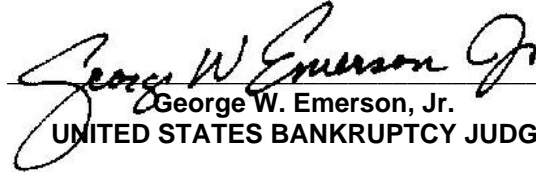




Dated: June 26, 2020
The following is SO ORDERED:


George W. Emerson, Jr.
UNITED STATES BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
MEMPHIS DIVISION

In Re:	Case No. 20-21397
Willie James Lott Sr.,	Chapter 13
Debtor.	Judge Emerson

**AGREED ORDER RESOLVING OBJECTION TO CONFIRMATION
AND MODIFYING PLAN AS TO WELLS FARGO BANK, N.A. REGARDING REAL
PROPERTY LOCATED AT 18 EAST MITCHELL RD, MEMPHIS, TENNESSEE 38109**

COME NOW, Wells Fargo Bank, N.A., and the Debtor herein, by and through counsel,
and agree as follows:

1. The Debtor's Chapter 13 Plan shall be modified to pay the claim of Wells Fargo Bank, N.A. filed at Court Claim No. [2-1] as a SECURED CLAIM under paragraph numbered seven (7) of the plan, to be paid by the Trustee as fully secured in the amount of \$25,468.94 at 5.75%, or \$489.43 monthly over 60 months.

2. Wells Fargo Bank, N.A. shall retain its lien pursuant to 11 U.S.C. §1325(a)(5)(b) until the earlier of (1) payment of the underlying debt determined under non-bankruptcy law or (2) discharge under 11 U.S.C. §1328, at which time the lien shall terminate and be released by the claimholder.

3. Pursuant to the contract between that creditor and the debtor, the debtor is required to pay certain expenses that may become due post-petition related to the property known as 18 East Mitchell Road, Memphis, Tennessee, 38109. Therefore, in addition to the treatment provided above for the total debt claim in paragraph number one (1) above, the trustee shall also pay any supplement to the claim which is filed using Form 410S1 (Notice of Mortgage Payment Change) for escrow payment changes. The current ongoing amount required to cover the monthly escrow outlay is \$168.00. This amount shall be paid monthly by the trustee in addition to the monthly payment of \$489.43 listed in paragraph numbered one (1).

4. The trustee will implement the payment change noted in a filed Form 410S1 where the filed form indicates the change is related only to a change in the debtor's escrow payment as provided in Part 1 of that form. This provision supplements the treatment for the creditor in paragraph number one (1) of this agreement.

5. If payment in accordance with any supplement to the filed proof of claim would reduce the dividend to unsecured creditors, the trustee may adjust the total payments due under the plan to ensure that the dividend to unsecured creditors is not negatively affected.

6. That the Trustee will make the necessary adjustments to effectuate this Order.

THIS ORDER WAS SIGNED AND ENTERED ELECTRONICALLY AS INDICATED AT THE TOP OF THE FIRST PAGE.

APPROVED FOR ENTRY:

/s/ Bonnie Culp

Bonnie Culp, Attorney for Creditor, Bar # 14741

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/s/ William W. Newell

Attorney for Debtor

William W. Newell

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/s/ Sylvia F. Brown

Chapter 13 Trustee

Sylvia F. Brown

Chapter 13 Trustee

200 Jefferson Ave. Suite #1113

Memphis, TN 38103

(901)576-1313

Entities to be Served:

William W. Newell
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Memphis, TN 38116

Willie James Lott Sr.
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Memphis, TN 38109

Sylvia F. Brown
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